Case 16-37899 Doc 1 Filed 11/30/16 Entered 11/30/16 17:02:03 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	_ Chapter you are filing under: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identif	the name that is on your mment-issued picture fication (for example,	Carl First name Daniel	First name
passp	driver's license or port).	Middle name	Middle name
identif	your picture fication to your meeting he trustee.	Askew Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All of	ther names you		
have years	used in the last 8 s	First name	First name
	de your married or en names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>8664</u>	XXX - XX
Indivi	per or federal idual Taxpayer ification number	OR	OR
identi	modulo i indinati	9 xx - xx	9 xx - xx

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Document Askew Carl Daniel Debtor 1 Case Number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Number (EIN) you have used it the last 8 years Include trade names a doing business as names.	Business name Business name	Business name Business name EIN EIN
5. Where you live	4838 South Drexel Blvd Number Street Unit 3W Chicago IL 60615	If Debtor 2 lives at a different address: Number Street
	City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
	Number Street P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Carl Daniel Document Askew

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Case Number (if known)

Pa	rt 2: Tell the Court About Your	Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you				required by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.	
	are choosing to file under	■ Chap	ter 7			
		☐ Chap	ter 11			
		☐ Chap	ter 12			
		☐ Chap	ter 13			
8.	How you will pay the fee	local yours subm	court for more details self, you may pay with	about how you may cash, cashier's chec	Please check with the clerk's office in your pay. Typically, if you are paying the feeck, or money order. If your attorney is attorney may pay with a credit card or check	
				-	oose this option, sign and attach the e in Installments (Official Form 103A).	
		By la less pay t	w, a judge may, but is than 150% of the offici he fee in installments).	not required to, waiv al poverty line that a If you choose this o	est this option only if you are filing for Chapter 7. we your fee, and may do so only if your income is applies to your family size and you are unable to option, you must fill out the <i>Application to Have the</i> B) and file it with your petition.	
9.	Have you filed for bankruptcy within the	■ No				
	last 8 years?	☐ Yes.	District None	When	Case Number	
					MM / DD / YYYY	
			District None	When	Case Number	
					MM / DD / YYYY	
			District	When	Case Number	
					MM / DD / YYYY	
10.	Are any bankruptcy	■ No				
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor		Relationship to you	
	not filing this case with				Case Number, if known	
	you, or by a business parter, or by affiliate?				MM / DD / YYYY	
			Debtor		Relationship to you	
			District	When	Case Number, if known	
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtain residence?	ned an eviction judgme	ent against you and do you want to stay in your	
			■ No. Go to line 12.	Statement About an E	Eviction Judgment Against You (Form 101A) and file it with	

	Case 16-3789		Document	Entered 11/30/16 17:02:03 Page 4 of 55	Desc Main
Debtor 1	Carl	Daniel	Askew	Case Number (if known)	
	First Name	Middle Name	Last Name		
Part 3:	Report About Any Busine	sses You Own as a	a Sole Proprietor		

	rt 3: Report About Any Busine		•			
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of busines	s		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any			_
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street			_
	to this petition.		City		State Zip Code	
			Check the appropriate box to	describe vour business:	•	
			_	us defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))		
			☐ Commodity Broker (as o	efined in 11 U.S.C. § 101(6))		
			☐ None of the above			
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No.	he Bankruptcy Code.	I am NOT a small business debtor a	-	ı
Pa	Report if You Own or Ha	ve Any Hazard	ous Property or Any Property Th	at Needs Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?			
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is neede	d, why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					
	perishable goods, or livestock that must be fed, or a building		Where is the property?Numb	er Street		
	perishable goods, or livestock that must be fed, or a building			er Street		

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Debtor 1

Carl Daniel Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About I	Debtor 1
---------	----------

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	bou
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-37899 Doc 1 Filed 11/30/16 Entered 11/30/16 17:02:03 Desc Main

Debtor 1 Carl Daniel Page 6 of 55

Case Number (if known)

46	What kind of dales of	16a. Are your debts primarily	consumer debts? Consumer debts are de	fined in 11 U.S.C. § 101(8)
16.	What kind of debts do vou have?	as "incurred by an individual	primarily for a personal, family, or household	purpose."
	•	No. Go to line 16b. Yes. Go to line 17.		
			business debts? Business debts are debts at the debts are debts.	
		No. Go to line 16c.	surient of unough the operation of the busine	55 OF HIVESUITERIC
		Yes. Go to line 17.		
		16c. State the type of debts you o	we that are not consumer debts or business of	debts.
7.	Are you filing under	□ No. I am not filing under Ch	napter 7. Go to line 18.	
	Chapter 7?	_	er 7. Do you estimate that after any exempt p	property is excluded and
	Do you estimate that after any exempt property is		is are paid that funds will be available to distril	
	excluded and administrative expenses	Yes.		
	are paid that funds will be available for distribution	∟Tes.		
	to unsecured creditors?			
18.	How many creditors do	1-49	1,000-5,000	25,001-50,000
	you estimate that you	☐ 50-99	5,001-10,000	50,001-100,000
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000
19.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
	be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
	Uaur musah da vari	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
20.	How much do you estimate your liabilities	■ \$0-\$30,000 □ \$50,001-\$100,000	\$1,000,001-\$10 million	\$1,000,000,001-\$1 billion
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
		☐ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion
Pa	rt 7: Sign Below			
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and
			ter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap	
		, ,	did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342	, ,
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.	
		/s/ Carl Daniel Askew Signature of Debtor 1	X Signa	ture of Debtor 2
		Executed on11/28/2016	-	And an
		Executed on 11/26/2016		ited on

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Debtor 1	Carl	Daniel	Askew	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

x /s/ Mariusz Krzysztof Zatorski	Date	Date: 11/28/20	
Signature of Attorney for Debtor		MM / DD / YYYY	
Mariusz Krzysztof Zatorski			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
·····	IL State	60603 ZIP Code	
City	State	ZIP Code	cilaw.con
	State		<u>cilaw.c</u> on
City	State	ZIP Code	cilaw.con

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Fill in this in	formation to ider	ntify your case:	
Debtor 1	Carl	Daniel	Askew
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	Γ		_

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u>\$0</u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 5,330
1c. Copy line 63, Total of all property on Schedule A/B	\$ 5,330
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.	\$0
	\$0
 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D. 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 	\$0 \$31 647
 Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F 	\$0 \$31 647
 Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F 	\$0 \$31 647
2a. Copy the total you listed in Column A, <i>Amount of claim,</i> at the bottom of the last page of Part 1 of <i>Schedule D</i> . 3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$0 \$31 647
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D. 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$31,647

	Case 16-3789	99 Doc 1	Document	Page 9 of 55	/16 17:02:03	Desc Main	
Debtor 1	Carl	Daniel	Askew		e Number (if known)		
Entries	Pirst Name Description	Middle Name	Last Name	Assets	Amount Liabilit	iesAmount	
Part 4:		s for Administrative	and Statistical Records				
6. Are	you filing for bankruptcy un	der Chapter 7, 11 o	or 13?				
	No. You have nothing to repo	ort on this part of the	e form. Check this box and	submit this form to the cou	rt with your other sched	ules.	
	Yes						
7. Wh a	at kind of debt do you have?						
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.						
	Your debts are not primarily	consumer debts.	ou have nothing to report of	on this part of the form. Che	eck this box and submit		
	this form to the court with you	r other schedules.					
8. Fro	m the Statement of Your Cur	rrent Monthly Incoi	me: Copy your total current	monthly income from Offici	al		
For	m 122A-1 Line 11; OR , Form	122B Line 11; OR , F	Form 122C-1 Line 14.				\$ 362.13
9. Cop	y the following special categ	jories of claims fro	m Part 4, line 6 of Schedul	e <i>E/F</i> :			
					Total claim		
Fr	om Part 4 of Schedule E/F, co	opy the following:					
					0.00		
9a.	Domestic support obligations	(Copy line 6a.)			\$ 0.00		
			. (0		• 0.00		
96.	Taxes and certain other debts	s you owe the gover	nment. (Copy line 6b.)		\$_0.00		
g _C	Claims for death or personal in	niury while you were	e intoxicated (Conviline 6c)	\$ 0.00		
30.	Ciamio for dodar or personal il	ngary willie you well	a maxioaloa. (Oopy iiile oo.	,	Ψ		
9d.	Student loans. (Copy line 6f.)				\$ 0.00		
	Obligations arising out of a se rity claims. (Copy line 6g.)	paration agreement	t or divorce that you did not	report as	\$_0.00		

\$ 0.00

\$ 0.00

9g. Total. Add lines 9a through 9f.

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

	Caso 16	37900 Doc 1	Eilad 11/20/16	Entered 11/30/16 1	7:02:03 De:	sc Main
Fill in this in	formation to ide	ntify your case and this fil	ing:	0 of 55		
Debtor 1	Carl	Daniel	Askew			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri	ict of <u>ILLINOIS</u>			
Case Number			(State)		I	Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
Part 1: 01. Do you ow No. Yes.	supplying corre ur name and cas Describe Each Re un or have any le Describe	ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in	ace is needed, attach a separa	l, or similar property?		
	-	-			>	\$0.00
Part 2:	Describe Your Vel	nicles				
O3. Cars, vans No. Yes. No. Yes. No. Yes. No. Yes.	Describe Describe Make: Model: Year: Approximate Milea Other information: t, aircraft, motor Boats, trailers, motor Describe	Ford Expedition 2006 246,000 homes, ATVs and other repors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is committee instructions) ccreational vehicles, other vehicles is snowmobiles, motorcycle	ly s and another unity property (see sicles, and accessories accessories	Do not deduct secured the amount of any secu	claims or exemptions. Put ured claims on Schedule D: laims Secured by Property Current value of the portion you own? .00 \$ 3,297.00
			our entries fro Part 2, includir	ng any entries for pages		\$ 3,297.00
rait 5.		sonal and Household Items				
Do you own o	r have any legal	or equitable interest in any	y of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		ishings urniture, linens, china, kitchenw	vare			
Yes.	Describe	Furniture, linens, small applia	nces, table & chairs, bedroom set		\$1,000	\$1,000.00

Official Form 106A/B Record # 719561 Schedule A/B: Property Page 1 of 6

	Electronics	5		
	Examples:	Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
	collections;	electronic devices	including cell phones, cameras, media players, games	
	No.			
	Yes.	Describe		
			TV, computer, printer, music collection, cell phone \$500	
				\$ 500.00
ng	Collectible	s of value		
00.			incor pointings, prints, or other articles, backs, pictures, or other articles.	
			ines; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles	
		i, or baseball card	collections, other collections, memorabilia, collections	
	No.			
	Yes.	Describe		
				\$ <u>0.0</u> 0
09.	Equipment	t for sports and	hobbies	
	Examples:	Sports, photograp	nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
	and kayaks	; carpentry tools; r	nusical instruments	
	No.			
	=	Dogoribo		
	Yes.	Describe		
				\$0.00
10.	Firearms			
	Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment	
	No.			
	Yes.	Describe		
				\$ 0.00
11	Clothes			<u> </u>
		Eveniday clothes	furs, leather coats, designer wear, shoes, accessories	
		Everyday Gottles,	iuis, leatile coats, designer wear, sinces, accessories	
	No.			_
	Yes.	Describe		
			Everyday clothes \$100	
				\$ <u>100.0</u> 0
12.	Jewelry			
	Examples:	Everyday iewelry.	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	gold, silver	. , , , , ,		
	ΠNo.			
	=	December		
	Yes.			
	. 00.	Describe	Town life incurence	
		Describe	Term life insurance \$100	400.00
			Term life insurance \$100	\$ <u>100.0</u> 0
13.	Non-farm a	animals		\$100.00
13.	Non-farm a			\$100.00
13.	Non-farm a	animals		\$100.00
13.	Non-farm a	animals		\$\$
13.	Non-farm a Examples:	animals Dogs, cats, birds,		\$100.00 \$\$
	Non-farm a Examples: No. Yes.	animals Dogs, cats, birds, Describe	norses	
	Non-farm a Examples: No. Yes.	animals Dogs, cats, birds, Describe		
	Non-farm a Examples: No. Yes.	animals Dogs, cats, birds, Describe	norses	
	Non-farm a Examples: No. Yes.	animals Dogs, cats, birds, Describe	norses	
	Non-farm a Examples: No. Yes. Any other No.	animals Dogs, cats, birds, Describe personal and he	norses	
	Non-farm a Examples: No. Yes. Any other No.	animals Dogs, cats, birds, Describe personal and he	ousehold items you did not already list, including any health aids you did not list	
14.	Non-farm a Examples: No. Yes. Any other No. Yes.	animals Dogs, cats, birds, Describe personal and he Describe	Dusehold items you did not already list, including any health aids you did not list Books, CDs, DVDs & Family Photos \$100	\$\$
14.	Non-farm a Examples: No. Yes. Any other No. Yes.	animals Dogs, cats, birds, Describe personal and hore Describe	Dusehold items you did not already list, including any health aids you did not list Books, CDs, DVDs & Family Photos \$100 of your entries from Part 3, including any entries for pages you have attached	\$ 0.00
14.	Non-farm a Examples: No. Yes. Any other No. Yes.	animals Dogs, cats, birds, Describe personal and hore Describe	Dusehold items you did not already list, including any health aids you did not list Books, CDs, DVDs & Family Photos \$100	\$\$
14. 15. 4	Non-farm a Examples: No. Yes. Any other No. Yes. Add the do for Part 3.	animals Dogs, cats, birds, Describe personal and he Describe	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$\$
14. 15. 4	Non-farm a Examples: No. Yes. Any other No. Yes. Add the do for Part 3.	animals Dogs, cats, birds, Describe personal and hore Describe	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$\$
14. 15. 4	Non-farm a Examples: No. Yes. Any other No. Yes. Add the do for Part 3.	animals Dogs, cats, birds, Describe personal and he Describe illar value of all Write that numl	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$\$ \$\$100.00
14. 15. 4	Non-farm a Examples: No. Yes. Any other No. Yes. Add the do for Part 3.	animals Dogs, cats, birds, Describe personal and he Describe illar value of all Write that numl	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$ 0.00 \$ 100.00 \$1,800.00
14. 15. 4	Non-farm a Examples: No. Yes. Any other No. Yes. Add the do for Part 3.	animals Dogs, cats, birds, Describe personal and he Describe illar value of all Write that numl	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$ 0.00 \$ 100.00 \$1,800.00 Current value of the portion you own?
14. 15. 4	Non-farm a Examples: No. Yes. Any other No. Yes. Add the do for Part 3.	animals Dogs, cats, birds, Describe personal and he Describe illar value of all Write that numl	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$ 0.00 \$ 100.00 \$1,800.00 Current value of the portion you own? Do not deduct secured claims
14.	Non-farm a Examples: No. Yes. Any other No. Yes. Add the do for Part 3.	animals Dogs, cats, birds, Describe personal and he Describe illar value of all Write that numl	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$ 0.00 \$ 100.00 \$1,800.00 Current value of the portion you own?
14.	Non-farm a Examples: No. Yes. Any other No. Yes. Add the do for Part 3. You own of	animals Dogs, cats, birds, Describe personal and he Describe illar value of all Write that numl Describe Your Fire	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached her here	\$ 0.00 \$ 100.00 \$1,800.00 Current value of the portion you own? Do not deduct secured claims
14.	Non-farm a Examples: No. Yes. Any other No. Yes. Add the do for Part 3. You own of	animals Dogs, cats, birds, Describe personal and he Describe illar value of all Write that numl Describe Your Fire	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached per here	\$ 0.00 \$ 100.00 \$1,800.00 Current value of the portion you own? Do not deduct secured claims
14.	Non-farm a Examples: No. Yes. Any other No. Yes. Add the do for Part 3. You own of	animals Dogs, cats, birds, Describe personal and he Describe illar value of all Write that numl Describe Your Fire	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached her here	\$ 0.00 \$ 100.00 \$1,800.00 Current value of the portion you own? Do not deduct secured claims
14.	Non-farm a Examples: No. Yes. Any other No. Yes. Add the do for Part 3. You own of	animals Dogs, cats, birds, Describe personal and he Describe illar value of all Write that numl Describe Your Fire	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached her here	\$ 0.00 \$ 100.00 \$1,800.00 Current value of the portion you own? Do not deduct secured claims
14.	Non-farm a Examples: No. Yes. Any other No. Yes. Add the do for Part 3. you own or Cash Examples: No.	animals Dogs, cats, birds, Describe personal and he Describe Illar value of all Write that numl Describe Your Fire r have any legal	Books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached her here	\$ 0.00 \$ 100.00 \$1,800.00 Current value of the portion you own? Do not deduct secured claims

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First Name Middle Name

Desc Main

17.	Deposits of	f money					
	Examples: 0	Checking, savings	, or other financial accounts; ce	rtificates of deposit; shares in credit unions, brokerage ho	ouses,		
	and other si	imilar institutions. I	f you have multiple accounts w	ith the same institution, list each.			
	No.						
	Yes.	Describe	Account Type:	Institution name:			
			Checking Account	Chase		\$	233.00
			•			÷	233.00
10	Bondo	tual fundo o	ublich traded stocks			Φ	233.00
16.			ublicly traded stocks	firms, manay market accounts			
		bona runas, invest	ment accounts with brokerage	nims, money market accounts			
	No.						
	Yes.	Describe	Institution or issuer name:				
						\$	0.00
19.	Non-public	ly traded stock	and interests in incorpora	ted and unincorporated businesses, including a	an interest in		
	No.						
	Yes.	Describe	Name of Entity and Percei	nt of Ownership:			
		20001100	,	r		\$	0.00
20	Governmen	nt and corporate	e honds and other negotic	ble and non-negotiable instruments		Ψ	
20.		=	-	necks, promissory notes, and money orders.			
	•		•	someone by signing or delivering them.			
	No.		jou ournot transier to				
	=	D	loouer ne				
	Yes.	Describe	Issuer name:			_	
		_				\$	0.00
21.		or pension acc					
		Interests in IRA, El	RISA, Keogh, 401(k), 403(b), th	rift savings accounts, or other pension or profit-sharing p	lans		
	No.						
	Yes.	Describe	Type of account and Instit	ution name:			
	_					\$	0.00
22.	Security de	posits and pre	payments				
	_	-	· · ·	may continue service or use from a company			
				ilities (electric, gas, water), telecommunications			
	No.						
	Yes.	Describe	Institution name or individu	ual:			
	ш . Со.	20001100		-		\$	0.00
23	Annuities (A contract for a	periodic payment of mon	ey to you, either for life or for a number of years	s)	Ψ	
25.	·	A SOME ACTION &	. portouto puyment of IIIOI	o, to you, other for me or for a number of years	' 1		
	No.						
	Yes.	Describe	Issuer name and description	on:			
						\$	0.00
24.			· · · · · · · · · · · · · · · · · · ·	lified ABLE program, or under a qualified state	tuition program.		
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).				
	No.						
	Yes.	Describe	Institution name and descri	iption. Separately file the records of any interests.	11 U.S.C. § 521(c):		
				•		\$	0.00
25.	Trusts, ean	itable or future	interests in property (oth	er than anything listed in line 1), and rights or po	owers	Ť	
	No.			, , , , , , , , , , , , , , , , , , ,			
	=	5					
	Yes.	Describe					
						\$	0.00
26.				other intellectual property			
	Examples: I	Internet domain na	imes, websites, proceeds from	royalties and licensing agreements			
	No.						
	Yes.	Describe					
						\$	0.00
27.	Licenses. f	ranchises, and	other general intangibles				
				association holdings, liquor licenses, professional license	S		
	No.	3	,	♥ . 4			
	=	Dogorit -					
	Yes.	Describe				•	0.00
						5	0.00

Case 16-37899 Carl

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Askew Document
Last Name

Desc Main

Debtor 1

First Name Middle Name

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Мо	ney or property owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds owed to you		
	No. Yes. Describe		
29.	Family support		\$0.00
		sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes. Describe		\$ <u>0.0</u> 0
30.		bwes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes. Describe		\$0.00
31.	No.	cies or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes. Describe	Term life insurance \$0 Whole life insurance with State Farm with no cash value	\$ 0.00
32.	If you are the beneficiary of a property because someone handle.	lat is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	
33.	= -	es, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	\$0.00
	No. Yes. Describe	ment disputes, insurance claims, or rights to suc	
34.	Other contingent and unlied	quidated claims of every nature, including counterclaims of the debtor and rights	\$ <u>0.0</u> 0
	Yes. Describe		\$0.00
35.	Any financial assets you o	lid not already list	
	Yes. Describe		\$0.00
		of your entries from Part 4, including any entries for pages you have attached	\$222.00
	for Part 4. Write that numb	er here>	\$233.00
	art or	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	egal or equitable interest in any business-related property?	
	∐Yes.		Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or co	ommissions you already earned	
	Yes. Describe		\$0.00

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First Name

Middle Name

Desc Main

39.	39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fa	ax machines, rugs, telephones, desks, chairs, electronic devices
	Yes. Describe	
40.	40. Machinery, fixtures, equipment, supplies you use in business, and	tools of your trade
	No.	
	Yes. Describe	\$ 0.00
41.	41. Inventory	
	No. Yes. Describe	
	Yes. Describe	\$
42.	42. Interests in partnerships or joint ventures	
	No. Name of Entity and Percent of Ownership: Yes. Describe	
	_	\$0.00
43.	43. Customer lists, mailing lists, or other compilations No.	
	Yes. Describe	
44	44. Any by since related managery and industry line	\$ 0.00
44.	44. Any business-related property you did not already list No.	
	Yes. Describe	
		\$ <u>0.0</u> 0
45.	45. Add the dollar value of all of your entries from Part 5, including any	entries for pages you have attached
	for Part 5. Write that number here	> \$ 0.00
	Part 6: Describe Any Farm- and Commercial Fishing-Related Property	y You Own or Have an Interest In.
	If you own or have an interest in farmland, list it in Part 1.	
46.	46. Do you own or have any legal or equitable interest in any farm- or of No.	ommercial fishing-related property?
	Yes. Describe	
47	47. Farm animals	\$ <u>0.0</u> 0
47.	Examples: Livestock, poultry, farm-raised fish	
	No.	
	Yes. Describe	\$ 0.00
48.	48. Crops—either growing or harvested	
	Yes. Describe	
	Tes. Describe	\$
49.	49. Farm and fishing equipment, implements, machinery, fixtures, and	tools of trade
	Yes. Describe	
50.	_	\$ 0.00
	50. Farm and fishing supplies, chemicals, and feed	\$0.00
	50. Farm and fishing supplies, chemicals, and feed	\$ 0.00
	50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe	\$ <u>0.0</u> 0
51.	50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not alreed	\$ <u>0.0</u> 0
51.	50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe	\$ <u>0.0</u> 0
51.	50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already No.	\$ <u>0.0</u> 0
	50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already No.	\$0.00 ady list
52.	50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not alremain No. Yes. Describe	\$ 0.00 ady list \$ 0.00 entries for pages you have attached

Debtor 1

Case 16-37899

63. Total of all property on Schedule A/B. Add line 55 + line 62

Doc 1

Desc Main

\$5,330.00

Carl

First Name

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Yes. Describe..... 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2

,		·
56. Part 2: Total vehicles, line 5	\$ 3,297.00	
57. Part 3: Total personal and household items, line 15	\$ 1,800.00	
58. Part 4: Total financial assets, line 36	\$ 233.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 5,330.00	\$ 5,330.00

Record # 719561 Official Form 106A/B Page 6 of 6 Schedule A/B: Property

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Fill in this information to identify your case:				
Debtor 1	Carl	Daniel	Askew	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	ILLINOIS (State)	
Case Number	r	· · · · · · · · · · · · · · · · · · ·		
(If known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt			
Which set of exc	emptions are you claiming? Check	k one only, even if your spe	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief	2006 Ford Expedition with over	2 207	П.	735 ILCS 5/12-1001(c) - \$2,400.00
description:	246,000 miles.	\$_3,297	\$	735 ILCS 5/12-1001(b) - \$897.00
Line from	03		100% of fair market value, up to	
Schedule A/B:	<u>03</u>		any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ 1,000	\ \\$	735 ILCS 5/12-1001(b) - \$1,000.00
description.	abo a draine, beareon esc	Ψ		
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
			any applicable statutory limit	705 H CO 5/40 4004/E)
Brief description:	TV, computer, printer, music collection, cell phone	\$_ 500	 \$	735 ILCS 5/12-1001(b) - \$500.00
			—	
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief	Everyday clothes			735 ILCS 5/12-1001(a),(e) - \$100.00
description:		\$_100	\$	
Line from			100% of fair market value, up to	
Schedule A/B:	11		any applicable statutory limit	
Official Form 106C	Record # 719561	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

 Case 16-37899
 Doc 1
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 Desc Main

 Daniel
 Document
 Page 17 of 55 case Number (if known)

Debtor 1 Carl Last Name First Name Middle Name

Pan 2	ional Page			
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Term life insurance	\$ <u>100</u>	\$	735 ILCS 5/12-1001(b) - \$100.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Books, CDs, DVDs & Family Photos	\$ <u>100</u>	\$	735 ILCS 5/12-1001(a) - \$100.00
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Chase, 233.00	\$ <u>233</u>	 \$	735 ILCS 5/12-1001(b) - \$233.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Term life insurance	\$_0		215 ILCS 5/238 - \$0.00
Line from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit	
Brief description:	Whole life insurance with State Farm with no cash value	\$Unknown	\$	215 ILCS 5/238 - \$0.00
Line from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit	
3. Are vou claimin	g a homestead exemption of more	than \$155.675?		
-	stment on 4/01/16 and every 3 years		or after the date of adjustment .)	
No.				
Yes. Did you	acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?	
□ No □ Yes.				
Official Form 1060	Record # 719561	Schedule C: The	Property You Claim as Exempt	Page 2 of 2

Fill in this in	Caso 16 nformation to ident		Filad 11/20/16	Entered 11/ 8 of 5		:03 [Desc Main	
Debtor 1	Carl	Daniel	Askew					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>					
Case Number	r		(State)				Check if this	s is an
(If known)							amended fil	ing
information. If radditional page 1. Do any cre	more space is nee es, write your name ditors have claims	possible. If two married people ded, copy the Additional Page e and case number (if known). s secured by your property? ubmit this form to the court with	e, fill it out, number the e	entries, and attach it t	o this form. On the	top of any		
Yes. Fi	ll in all of the inform	nation below.						
Part 1:	List All Secured Cla	aims						_
2. List all se	cured claims. If a	creditor has more than one sec	ured claim. list the credito	or separately	Column A	-1-1	Column A	Column C
for each c	laim. If more than	one creditor has a particular cla claims in alphabetical order ac	aim, list the other creditor	s in Part 2.	Amount of Do not dedu value of coll	ict the	Value of collateral that supports this claim	Unsecured portion If any

Schedule D: Creditors Who Have Claims Secured by Property

		Caso 16 27900	Doc 1	Eilod 11/20/16	Entered 11/30/16 17:0	02:03	Desc Main	
Fill in	this inf	ormation to identify your case			9 of 55			
Debto	or 1	Carl D	aniel	Askew	_			
		First Name Mid	ddle Name	Last Name				
Debto					_			
(Spouse	e, if filing)	First Name Mid	ddle Name	Last Name				
Unite	d States I	Bankruptcy Court for the : <u>NORTH</u>	HERN_ Distric	ct of <u>ILLINOIS</u> (State)				
	Number			(<i>Giale</i>)			Check if t	
(If kno							amended	filing
<u> Offici</u>	al Fo	orm 106E/F						
che	dule	E/F: Creditors Who	Have L	Insecured Claim	S			12/15
ist the old is the old	other pa perty (C s with pa copy th ny additi	orty to any executory contracts Official Form 106A/B) and on S artially secured claims that are	s or unexpire chedule G: E elisted in Sca nber the entre and case nun	ed leases that could result in Executory Contracts and Unitedule D: Creditors Who Highes in the boxes on the left.	ms and Part 2 for creditors with NONPI n a claim. Also list executory contracts nexpired Leases (Official Form 106G). I ave Claims Secured by Property. If mo Attach the Continuation Page to this p	s on <i>Schedul</i> Do not inclu- ore space is	le ide any	
Part 1								
_	-	litors have priority unsecured	claims again	ist you?				
=		to Part 2.						
list		our priority unsecured claims	If a creditor h	has more than one priority u	nsecured claim, list the creditor separate	ely for each c	laim For	
eacl non unse	h claim I priority a ecured o	isted, identify what type of claim amounts. As much as possible, claims, fill out the Continuation F	n it is. If a clai list the claims Page of Part	im has both priority and non s in alphabetical order accor 1. If more than one creditor l	priority amounts, list that claim here and ding to the creditor's name. If you have r nolds a particular claim, list the other cre	show both pomore than two	oriority and o priority	
(For	an expl	lanation of each type of claim, s	ee the instru	ctions for this form in the ins	,	otal claim	Priority	Nonpriority
							amount	amount
Part 2	2# L	ist All of Your NONPRIORITY Un	secured Clair	ms				
3. Do a	any cred	litors have nonpriority unsecu	red claims a	gainst you?				
	No. You	u have nothing to report in this p	oart. Submit t	this form to the court with yo	ur other schedules.			
	Yes.							
non _i	priority unded in F	unsecured claim, list the creditor Part 1. If more than one creditor	r separately for holds a parti	or each claim. For each clai	itor who holds each claim. If a creditor m listed, identify what type of claim it is. I editors in Part 3.If you have more than the	Do not list cla	aims already	
Clair	iis iiii ou	it the Continuation Page of Part	. Z.					Total claim
7.1	CAP1/L		_ La	ast 4 digits of account number	er NULL			\$ <u>2,469.00</u>
	Po Box		_ w	hen was the debt incurred?	1997-2016			
1	Number	Street						
_			_ <u>As</u>	s of the date you file, the clai	m is: Check all that apply.			
(Salt Lak	e City UT 84130	, <u> </u>	Contingent Unliquidated				
	City	State Zip Control of the debt? Check one.	de _	Disputed				
•	Debtor 1		<u> </u>	.				
	Debtor 2	•	<u>Ty</u>	ype of NONPRIORITY unsecu	red claim:			
	Debtor 1	and Debtor 2 only	<u></u>	Student loans				
	At least	one of the debtors and another		Obligations arising out of a se				
		f this claim relates to a nity debt	Г	that you did not report as prior	ity claims ing plans, and other similar debts			
ls t		n subject to offest?	_	2 2200 to benigion of biolif-align	ביים ביים היים היים היים היים היים היים			
	No			Other. SpecifyCredit Care	d or Credit Use			
	Yes							

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۲	1.2	Last 4 digits of account number	¥
	Creditor's Name	1005.0040	
	Po Box 6497	When was the debt incurred? 1995-2016	
	Number Street		
		As of the date you file the elements. Observed that souls	
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57117	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Dobb to periodic or profit of an array plants, and out of officers of the control of the c	
	No	Out of the Credit Cord or Credit Llee	
	Yes	Other. Specify Credit Card or Credit Use	
H	ODALA	Last 4 digits of account number NULL	\$ 2,684.00
L4		Last 4 digits of account number NULL	₽ <u>~,∪∪</u>
	Creditor's Name 50 Northwest Point Road	When was the debt incurred? 2013-2016	
		When was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	_	Contingent	
	Elk Grove Village IL 60007	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
		Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
L	Yes	_	
_4	CBNA CBNA	Last 4 digits of account number NULL	\$ 3,374.00
Г	Creditor's Name		
	Po Box 6497	When was the debt incurred? 2011-2016	
	Number Street		
		As of the date you file the claim is: Check all that analy	
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57117	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
		Time of NONDRIODITY increasing delains	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Doc 1 Filed 11/30/16 Entered 11/30/16 17:02:03 Desc Main Case 16-37899 Page 21 of 55 Case Number (if known) Document Carl Daniel Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 5,347.00 Last 4 digits of account number

4.5		Last 4 digits of account number	*
	Creditor's Name	9999 9949	
	Po Box 6283	When was the debt incurred? 2009-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57117	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	=		
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Cradit Card or Cradit Lloo	
	=	Other. Specify Credit Card or Credit Use	
\vdash	Yes Compact	0422	↑ 549.00
4.6	Comcast	Last 4 digits of account number <u>9433</u>	<u>\$ 548.00</u>
	Creditor's Name	2016 2016	
	Po Box 3097	When was the debt incurred? 2016-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bloomington IL 61702	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '		
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	=	Other. Specify Collecting for Greditor	
	Illinois Collection SE	2550	↑ 56 00
4.7	·	Last 4 digits of account number <u>2558</u>	\$ <u>56.00</u>
	Creditor's Name	2016 2016	
	8231 185Th St Ste 100	When was the debt incurred? 2016-2016	
	Number Street		
		As of the date over the three date to the first of the first of	
		As of the date you file, the claim is: Check all that apply.	
	Tiples Dade II 00407	Contingent	
	Tinley Park IL 60487	Unliquidated	
1 .	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	=		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes	Outer. opecity	
	<u> </u>		

Official Form 106E/F

Debtor 1	Case	e 16-37899 Daniel	Doc 1	==, -, -, = -	Entered 11/30/16 17:02:03 Page 22 of 55 Case Number (if known)	Desc Main	
50510. 1	First Name	Middle Name	e	Last Name			_
Part 2	Your NONPRIC	ORITY Unsecured Cla	aims - Continu	ation Page			
After list	ing any entries on	this page, number	them beginni	ng with 4.4, followed by 4.	5, and so forth.		Total Claim
4.8	Mcydsnb		La:	st 4 digits of account numbe	r <u>NULL</u>		\$ <u>1,307.00</u>
	Preditor's Name		wr	nen was the debt incurred?	2000-2016		
1	Number Street						
-	Mason	OH 45040	_ 🗆	of the date you file, the clair Contingent	n is: Check all that apply.		

4.8	Mcydsnb	Last 4 digits of account number	NULL	\$ 1,307.00
	Creditor's Name		2000 2016	
	9111 Duke Blvd	When was the debt incurred?	2000-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Mason OH 45040	Unliquidated		
١,	City State Zip Code Who owes the debt? Check one.	Disputed		
1	Debtor 1 only	_		
l i	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
l i	Debtor 1 and Debtor 2 only	Student loans		
l i	At least one of the debtors and another	Obligations arising out of a separatio	n agreement or divorce	
li	Check if this claim relates to a	that you did not report as priority clair		
١ '	community debt	Debts to pension or profit-sharing pla		
!	s the claim subject to offest?	_ , , , , ,		
	No	Other. Specify Credit Card or C	redit Use	
	Yes			
4.9	Mcydsnb	Last 4 digits of account number	NULL	<u>\$ 1,596.00</u>
	Creditor's Name	When was the debt incurred?	2001-2016	
	9111 Duke Blvd	when was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Mason OH 45040	Contingent		
	Mason OH 45040 City State Zip Code	Unliquidated		
١ ١	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
li	Debtor 1 and Debtor 2 only	Student loans		
l î	At least one of the debtors and another	Obligations arising out of a separatio	n agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority clain	ms	
· '	community debt	Debts to pension or profit-sharing pla	ins, and other similar debts	
	s the claim subject to offest?			
	No	Other. Specify Credit Card or C	redit Use	
	Yes Syncb/BP		NULL	\$ 3,334.00
4.10		Last 4 digits of account number	NOLL	\$ 3,334.00
	Creditor's Name Po Box 965024	When was the debt incurred?	1972-2016	
	Number Street			
		As af the data was file the state	Oh a da all the standards.	
		As of the date you file, the claim is:	Спеск ан тлат арргу.	
	Orlando FL 32896	Contingent		
	City State Zip Code	Unliquidated		
\ \ \	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separatio	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clain		
	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
	s the claim subject to offest?			
	No Yes	Other. Specify Credit Card or C	redit Use	
	LIES			

Debtor 1	Carl	Case 16-378	99 Do	oc 1	Filed 11/30/16 Document	Entered 11/30/16 Page 23 of 55	17:02:03	Desc Main	_	
	First Name	Mid	ile Name		Last Name		,		_	
Par	Your Your	NONPRIORITY Unsecu	ed Claims - (Continua	tion Page					
After li	sting any er	ntries on this page, nu	nber them b	eginnin	g with 4.4, followed by 4.	5, and so forth.			Total Clain	
4.11	Syncb/HO	ME DESIGN SELE		Last	4 digits of account number	rNULL			\$ 714.00	
	Creditor's Nam	ne				2010 2010				
	C/O Po Bo	x 965036		Whe	n was the debt incurred?	2012-2016				
	Number	Street								
				As c	of the date you file, the clai	n is: Check all that apply.				
v	Orlando City Vho owes the		32896 Zip Code		Contingent Unliquidated Disputed					
	Debtor 1 or	nly								
Ī	Debtor 2 or	nly		Тур	e of NONPRIORITY unsecu	red claim:				
Ī	Debtor 1 ar	nd Debtor 2 only			Student loans					
Ī	At least one	e of the debtors and another	er		Obligations arising out of a separation agreement or divorce					
l i	Check if the	his claim relates to a		t	hat you did not report as prior	ty claims				
"	communit			П	Debts to pension or profit-shar	ng plans, and other similar debts				
ls ls	the claim s	ubject to offest?		_						
	No				Other, Specify Credit Card	or Credit Use				
	Yes				. ,					
4.12	Syncb/JCF	· · · · · · · · · · · · · · · · · · ·		Last	4 digits of account number	rNULL			\$ 1,641.00	
	Po Box 96			Whe	n was the debt incurred?	2010-2016				
				Aso	of the date you file, the clai	n is: Check all that apply.				

Doc 1 Filed 11/30/16 Entered 11/30/16 17:02:03 Desc Main Case 16-37899 Page 24 of 55 Case Number (if known) Document Carl Daniel Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.14 Syncb/SAMS CLUB DC	Last 4 digits of account number NULL	\$ <u>4,619.00</u>
Creditor's Name		
Po Box 965005	When was the debt incurred? 2013-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Orlando FL 32896	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
 	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes	Other. Specify	
Cymph/Toyoryada	Last 4 digits of account number NULL	\$ 321.00
4.13	Last 4 digits of account number NULL	\$ <u>021.00</u>
Creditor's Name	When was the debt incurred? 2014-2016	
Po Box 965005	when was the dept incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Orlando FL 32896	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
No	Over the Overal are Over the Live	
□	Other. Specify Credit Card or Credit Use	
Yes TD DANK HS A/Torgetered	AII II I	- 4 404 00
4.16 TD BANK USA/Targetcred	Last 4 digits of account number NULL	\$ <u>1,401.00</u>
Creditor's Name	2042 2046	
Po Box 673	When was the debt incurred? 2013-2016	
Number Street		
	As of the date you file the elements. Observed that such	
	As of the date you file, the claim is: Check all that apply.	
Minnoapolio MN 55440	Contingent	
Minneapolis MN 55440	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
_		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		

Official Form 106E/F

Filed 11/30/16 Entered 11/30/16 17:02:03 Desc Main Case 16-37899 Doc 1 Page 25 of 55 **Dacument** Carl Daniel Debtor 1 Worlds Foremost BANK N \$ 786.00 NULL 4.17 Last 4 digits of account number Creditor's Name 2011-2016 4800 Nw 1St St Ste 300 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 68521 Lincoln Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify <u>Credit Card</u> or Credit Use

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

List Others to Be Notified for a Debt That You Already Listed

Part 3:

Case 16-37899

Debtor 1 Carl

Daniel

Add the Amounts for Each Type of Unsecured Claim

ı	
1	6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
ı	
1	Add the amounts for each type of unsecured claim.

			Total claim	
Total claims	6a. Domestic support obligations	6a.	\$	0.00
Irom Part I	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims	6f. Student loans	6f.	Total claim	0.00
Total claims from Part 2	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.		0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims6h. Debts to pension or profit-sharing plans, and other	6g.	\$\$	0.00

Fill	l in this in	Caso 16 formation to iden		Filad 11/20/16	Entered 11/30/16 17:02:03 7 of 55	Desc Main
De	ebtor 1	Carl	Daniel	Askew		
De	DIOI I	First Name	Middle Name	Last Name		
	ebtor 2	First Name	Middle Name	Last Name		
Ur	nited States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	_ILLINOIS		
	ase Number known)			(State)		Check if this is an amended filing
Offi	cial Fo	orm 106G				amonasa iiii.ig
			ory Contracts and	I Unovnirod Los	505	12/1
1. D	nation. If monal pages o you hav No. Cho Yes. Fill	nore space is needs, write your name any executory eck this box and so in all of the informely each personnt, vehicle lease,	eded, copy the additional page ne and case number (if known contracts or unexpired lease submit this form to the court wi mation below even if the contra- or company with whom you lead	e, fill it out, number the ent). s? th your other schedules. You acts or leases are listed in	th are equally responsible for supplying correct outries, and attach it to this page. On the top of the boundary outries, and attach it to this page. On the top of the boundary outries, and attach it to this page. On the top of the boundary of the bounda	any (for
	·		hom you have the contract o	r lease	State what the contract or leas	se is for
2.1						
	Name				_	
	Number	Street				
	City		State Z	ip Code	-	
2.2						
<u> </u>	Name				-	
					-	
	Number	Street				
	City		State Z	ip Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State Z	ip Code	-	
2.4						
	Name					
	Number	Street			-	
	City		State Z	ip Code	-	
2.5						
	Name				-	
	Number	Street			-	

State Zip Code

City

Official Form 106G

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Fill in this in	Fill in this information to identify your case:						
Debtor 1	Carl	Daniel	Askew				
	First Name	Middle Name	Last Name				
Debtor 2	-						
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)				
Case Number	r		(State)				
(If known)							

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

uiiy 7	any Additional Pages, write your name and case number (if known). Answer every question.								
1. [1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
	■ No. □ Yes								
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No.	Go to line 3.							
	Yes	s. Did your spouse, former spou	use, or legal equivalent live with you	at the time?					
		Yes. Inwhich community state	e or territory did you live?	Fill in th	ne name and current address of that person.				
		Name of your spouse, former spouse or	legal equivalent						
		Number Street							
		City	State	Zip Code					
	Schedu Schedu	=	only if that person is a guarantor or edule E/F (Official Form 106E/F), o at Column 2.	_	-				
3.1					Schedule D, line				
	Name	9			Schedule E/F, line				
	Num	ber Street			Schedule G, line				
	City		State	Zip Code					
3.2					Schedule D, line				
	Name	9			Schedule E/F, line				
	Num	ber Street			Schedule G, line				
	City		State	Zip Code					
3.3					Schedule D, line				
	Name	9			Schedule E/F, line				
	Num	ber Street			Schedule G, line				
	City		State	Zip Code					

Official Form 106H Record # 719561 Schedule H: Your Codebtors Page 1 of 1

	Case 16-3789		ument Page 2	ed 11/30/1 29 of 55		
ill in this in	nformation to identify yo					
Debtor 1	Carl	Daniel	Askew			
	First Name	Middle Name	Last Name			
Debtor 2 Spouse, if filing)	First Name	Middle Name	Last Name			
Inited States	Bankruptcy Court for the :	NORTHERN DISTRICT OF ILLIN	OIS			
ase Number				Check	if this is:	
If known)				A	n amended filing	g
				_	supplement sho	owing post-petition
				ch	hapter 13 incom	e as of the following date:
icial F	orm 106I				IM / DD / YYYY	_
				IVI	וואו / טט / דדדד	
hedul	e I: Your Inco	ome				
complete	and accurate as possible	e. If two married people are fili	ng together (Debtor 1 and D	ebtor 2), both are	equally responsib	le for
rate sheet t		not filing with you, do not included any additional pages, write y	=	-		
rate sheet t	to this form. On the top of the composition of the		ude information about your	-	er every question.	
Fill in your	to this form. On the top of Describe Employment or employment		ude information about your our name and case number	-	er every question.	
rt 1:	Describe Employment or employment	of any additional pages, write y	ude information about your our name and case number	-	er every question.	or 2 or non-filing spouse
rt 1:	Describe Employment or employment or employment or employment or emore than one job, separate page with on about additional		ude information about your our name and case number	-	Debte	or 2 or non-filing spouse
Fill in you information If you have attach a sinformation employers	Describe Employment or employment or employment or employment or emore than one job, separate page with on about additional	of any additional pages, write y	Debtor 1	-	Debte	or 2 or non-filing spouse
Fill in you informatio If you hav attach a s informatio employers	Describe Employment or employment or employment or employment or employment or employment or about additional s.	of any additional pages, write y	Debtor 1	-	Debte	or 2 or non-filing spouse
Fill in your information of you have attach a sinformation employers. Include paself-emplo.	Describe Employment or employment or employment on we more than one job, separate page with on about additional s. art-time, seasonal, or oyed work. on may Include student	of any additional pages, write y	Debtor 1 Employed X Not employed	-	Debte	or 2 or non-filing spouse
Fill in your information of you have attach a sinformation employers. Include paself-emplo.	Describe Employment or employment or employment on ve more than one job, separate page with on about additional s. art-time, seasonal, or oyed work.	of any additional pages, write y	Debtor 1 Employed X Not employed	-	Debte	or 2 or non-filing spouse
Fill in your information of you have attach a sinformation employers. Include paself-emplot Occupation.	Describe Employment or employment or employment on we more than one job, separate page with on about additional s. art-time, seasonal, or oyed work. on may Include student	of any additional pages, write y	Debtor 1 Employed X Not employed	-	Debte	or 2 or non-filing spouse
Fill in your information of you have attach a sinformation employers. Include paself-emplo.	Describe Employment or employment or employment on we more than one job, separate page with on about additional s. art-time, seasonal, or oyed work. on may Include student	Employment status Occupation Employers name	Debtor 1 Employed X Not employed	-	Debte	or 2 or non-filing spouse
Fill in your information of you have attach a sinformation employers. Include paself-emplo.	Describe Employment or employment or employment on we more than one job, separate page with on about additional s. art-time, seasonal, or oyed work. on may Include student	Employment status Occupation Employers name	Debtor 1 Employed X Not employed	-	Debte	or 2 or non-filing spouse
Fill in you information If you hav attach a sinformation employers Include paself-emplo Occupation	Describe Employment or employment or employment on we more than one job, separate page with on about additional s. art-time, seasonal, or oyed work. on may Include student	Employment status Occupation Employers name	Debtor 1 Employed X Not employed Disabled	-	Debte	or 2 or non-filing spouse
Fill in you information If you hav attach a s information employers Include pa self-emplo Occupation	Describe Employment or employment or employment on we more than one job, separate page with on about additional s. art-time, seasonal, or oyed work. on may Include student	Employment status Occupation Employers name Employers address	Debtor 1 Employed X Not employed Disabled	-	Debte	or 2 or non-filing spouse

Official Form 106I Record # 719561 Schedule I: Your Income Page 1 of 2

For Debtor 1

\$0.00

\$0.00

\$0.00

For Debtor 2 or non-filing spouse

\$0.00

\$0.00

\$0.00

lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary and commissions (before all payroll

Estimate and list monthly overtime pay.

Calculate gross income. Add line 2 + line 3.

3.

deductions). If not paid monthly, calculate what the monthly wage would be.

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Document Daniel Carl Debtor 1 Case Number (if known)

Last Name

First Name

Middle Name

				For Debtor 1		For Debtor 2 or non-filing spouse		
	Сору	y line 4 here	4.	\$0.00		\$0.00]	
5. L	ist all	payroll deductions:						
	5a. T	Fax, Medicare, and Social Security deductions	5a.	\$0.00		\$0.00		
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. I	nsurance	5e.	\$0.00		\$0.00		
	5f. C	Domestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Jnion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00		
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00		
8. Li	st all	other income regularly received:			١		,	
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$2,027.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$362.13		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$2,389.13		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,389.13	- [\$0.00	= [\$2,389.13
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	'				_	
11.	State	e all other regular contributions to the expenses that you list in Schedu.	le J.					
	Inclu	de contributions from an unmarried partner, members of your household, y	our depend	ents, your roommates, an	d			
		r friends or relatives.						
		ot include any amounts already included in lines 2-10 or amounts that are			ı Sc	hedule J.		
	Spec	ify:					11	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.							Г	
Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies								\$2,389.13
13.		ou expect an increase or decrease within the year after you file this forr	m?					
	П,	Yes. Explain:						

Fill in this in	nformation to identify yo	ur case:				
Debtor 1	Carl	Daniel	Askew	Check if this is:		
	First Name	Middle Name	Last Name	An amende	J	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following d	-petition chapter 13
United States	Bankruptcy Court for the : _	NORTHERN DISTRICT (DF ILLINOIS			ato.
Case Number (If known)	r			MM / DD / Y	YYYY	
Official F	orm 106J				=	2 because Debtor 2
				maintains a	separate house	noia.
	e J: Your Exp					12/14
-	-			are equally responsible for supplyinges, write your name and case num	-	
Part 1:	Describe Your Household					
1. Is this a joi	int case?					
	Go to line 2.					
Yes.	Does Debtor 2 live in a s	eparate household?				
		t file a separate Schedu	ıle J.			
2. Do you l	have dependents?	No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not lis Debtor 2	st Debtor 1 and		t this information for	Desici 1 of Desici 2		X No
	tate the dependents'	caon deper		None	0	Yes
names.	tate the dependents					x No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
expense	expenses include es of people other than	X No				
yourself	and your dependents?	Yes				
	Estimate Your Ongoing Mo					
-	-			m as a supplement in a Chapter 13 c , check the box at the top of the forn	-	
the applicable						
	•	-	ance if you know the value Income (Official Form 106		Y	our expenses
4. The rent	tal or home ownership e	expenses for your resid	lence. Include first mortgag	e payments and	_	
	for the ground or lot.	Aponoco for your roots	ionoo. malaaa matmatigag	o paymonto ana	4.	\$625.00
If not in	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pro	operty, homeowner's, or r	enter's insurance			4b.	\$100.00
4c. Ho	ome maintenance, repair,	and upkeep expenses			4c.	\$100.00
4d. Ho	omeowner's association o	r condominium dues			4d.	\$0.00

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Carl Debtor 1

First Name

Daniel

Middle Name

Document

Last Name

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Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$100.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$270.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$400.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$100.00 9. Clothing, laundry, and dry cleaning 10. \$40.00 Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$412.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$38.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$125.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

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Deptor	1 Our	Daniel	7 (SICC V	Case Number (If known)		
	First Nar	ne Middle Name	Last Name			
21.	Other. S	pecify:		_	21.	\$0.00
22	Your moi	hthly expense: Add lines 4 through 21.			22.	\$2,360.00
		t is your monthly expenses.				. ,
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly inc	come) from Schedule I.		23a.	\$2,389.13
	23b.	Copy your monthly expenses from line 2.	2 above.		23b. –	\$2,360.00
	23c.	Subtract your monthly expenses from yo	ur monthly income.		23c.	\$29.13
		The result is your monthly net income.				
24.	Do you e	xpect an increase or decrease in your ex	penses within the year after you	ı file this form?		
		ple, do you expect to finish paying for your				
		payment to increase or decrease because	e of a modification to the terms of	your mortgage?		
	X No					
	Yes.	Explain Here:				

 Official Form 106J
 Record # 719561
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	Carl	Daniel	Askew
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number		the : <u>NORTHERN</u> District of	(State)

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NO	T an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have rea	d the summary and schedules filed with this declaration and that they are true and
✗ /s/ Carl Daniel Askew	×
Signature of Debtor 1	Signature of Debtor 2
Date 11/28/2016 MM / DD / YYYY	DateMM / DD / YYYY

Fill in this information to identify your case: Carl Daniel Debtor 1 Askew First Name Middle Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) Case Number Check if this is an (If known) amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

	per (if known). Answer every question.	te sheet to this form. On th	ie top of any additional pages	s, write your name and cas	C
P	Give Details About Your Marital Status and	d Where You Lived Before			
01.	What is your current marital status?				
	Married				
	Not married				
02	During the last 3 years, have you lived anywhere	e other than where you live	now?		
	No.				
	Yes. List all of the places you lived in the last 3	years. Do not include whe	re you live now.		
	Debtor 1	Dates Debtor 1	Debtor 2:		Dates Debtor 2 lived there
03	Within the last 8 years, did you ever live with a s property states and territories include Arizona, (and Wisconsin.)	pouse or legal equivalent			,
	No.				
	Yes. Make sure you fill out Schedule H: Your C	Codebtors (Official Form 106	6H).		
P	Explain the Sources of Your Income				
04	Did you have any income from employment or fit Fill in the total amount of income you received from	m all jobs and all businesses	s, including part-time activities.		
	If you are filing a joint case and you have income t	that you receive together, lis	st it only once under Debtor 1.		
	No.☐ Yes. Fill in the details				
		Debtor 1		Debtor 2	
		Sources of income	Gross income	Sources of income	Gross income
		Check all that apply	(before deductions and exclusions)	Check all that apply	(before deductions and exclusions)

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ebtor 1	Carl	Daniel	Askew	Ca	se Number (if known)	
	First Name	Middle Name	Last Name		,	
Inc and wir Lis	lude income rega d other public ben inings. If you are f	efit payments; pensions; rer filing a joint case and you ha I the gross income from each	e is taxable. Examples of of tal income; interest; dividen we income that you received	lendar years? ther income are alimony; childs; money collected from laved together, list it only once un include income that you liste	vsuits; royalties; and gamblir nder Debtor 1.	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
	From January 1	of current year until	Social Security	\$ 2,027/m		
	-	-	Disability			
	the date you me	d for bankruptcy:				
	For last calenda	r vear:	Social Security	\$ 24,324		
		_	Disability	Ψ = 1,0= 1		
	(January 1 to De	ecember 31, 2015)	Stodowy			
	For last calenda	r vear:	Social Security	\$ 24,324		
		_	Disability	+ = 1,+= 1		
	(January 1 to De	ecember 31, 2014)	Disability			
Part	List Certain	Payments You Made Before	You Filed for Bankruptcy			
⁰⁶ Ar	e either Debtor 1'	s or Debtor 2's debts prima	arily consumer debts?			
	"incurred by	v an individual primarily for a	personal, family, or househ	nsumer debts are defined in old purpose." creditor a total of \$6,225* or		
	☐ No. Go	to line 7.				
	total an	nount you paid that creditor. upport and alimony. Also, do	Do not include payments for not include payments to an	25* or more in one or more part of domestic support obligation attorney for this bankruptcy is filed on or after the date of	ns, such as case.	
	During the	•		y creditor a total of \$600 or r	nore?	
	No. Go	to line 7.				
	credito		or domestic support obligati	or more and the total amoun ons, such as child support ar nankruptcy case.		
			Dates of	Total amount paid	Amount you still owe	Was this payment for
			payments			

Record # 719561

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Debto	or 1	Call	Daniei	ASKEW		Case Number (If known)	
		First Name	Middle Name	Last Name			
07	Inside corporate age such	ders include your relat porations of which you	·	relatives of any genera son in control, or owne	al partners; partnershiper of 20% or more of th	os of which you are a gene eir voting securities; and a	ny managing
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
08	an ii Incli	nsider?	iled for bankruptcy, did you	, ,	or transfer any property	on account of a debt that	benefited
		Yes. List all payments	to an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
R	art 4	Identify Legal act	tions, Repossessions, and Fo	preclosures			
	With List mod	nin 1 year before you f	iled for bankruptcy, were yo ding personal injury cases, ot disputes.	u a party in any lawsu			ort or custody
	_			Nature of the case	Court o	r agency	Status of the case
10	Che	nin 1 year before you f tock all that apply and fi No. Go to line 11 Yes. Fill in the informa					
11			ou filed for bankruptcy, did nent because you owed a c	- ·	ng a bank or financial	institution, set off any am	ounts from your accounts
		No. Go to line 11					
	$\overline{\Box}$	Yes. Fill in the informa	ation below.				
12	With	nin 1 year before you rt-appointed receiver,	filed for bankruptcy, was a , a custodian, or another o		n the possession of a	n assignee for the benefit	of creditors, a
	art 5	List Certain Gifts	and Contributions				
13		h in 2 years before yo No.	u filed for bankruptcy, did	you give any gifts wit	h a total value of mor	e than \$600 per person?	
		Yes. Fill in the details	for each gift.				
14	With	hin 2 years before you	u filed for bankruptcy, did	you give any gifts or	contributions with a t	otal value of more than \$6	600 to any charity?
	_	No. Yes. Fill in the details	for each gift.				
	art 6						
	ан о	zist Gertain 2003					
15		hin 1 year before you nbling?	filed for bankruptcy or sin	ce you filed for bankr	ruptcy, did you lose a	nything because of theft,	fire, other disaster, or
	_	No. Yes. Fill in the details	for each gift.				
ŀ	art 7	List Certain Payn	nents or Transfers				

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Debtor	1 Carl	Daniel	Askew	Case	Number (if known)	
	First Name	Middle Name	Last Name			
	onsulted about seeking	bankruptcy or prep	y, did you or anyone else acting or paring a bankruptcy petition? preparers, or credit counseling age			e you
[¬ No.					
i	Yes. Fill in the details					
	Party Contact Info		Description and value of	any property transferred	Date paymen or transfer	t Amount of payment
	Geraci Law L.L.C.					\$1,000.00
	55 E. Monroe Stree	t #3400				
	Chicago,IL 60603		-			
	Party Contact Info		Description and value of	any property transferred	Date paymen or transfer	t Amount of payment
	Hananwill Credit Co	unseling	Credit Counseling Service	s	2016	\$25.00
	115 N. Cross St.					
	Robinson, IL 62454					
F	-	al with your credito	y, did you or anyone else acting or rs or to make payments to your cre you listed on line 16.		sfer any property to anyon	e who
	No. Yes. Fill in the details					
•	_					
t Ii	ransferred in the ordinanclude both outright tra	ry course of your building insfers and transfers	cy, did you sell, trade, or otherwise usiness or financial affairs? s made as security (such as the gr lave already listed on this stateme	anting of a security inter		
I	No. Yes. Fill in the details	for each gift.				
	Vithin 10 years before y peneficiary? (These are	•	tcy, did you transfer any property rotection devices.)	to a self-settled trust or s	similar device of which you	u are a
l ı	No.					
[Yes. Fill in the details	for each gift.				
Par	List Certain Fina	ncial Accounts, Instr	uments, Safe Deposit Boxes, and Sto	rage Units		
s I	old, moved, or transfer nclude checking, savin	red? gs, money market, o	y, were any financial accounts or i or other financial accounts; certific iations, and other financial institu	ates of deposit; shares in	-	
	No.					
	Yes. Fill in the details	i.				
			Last 4 digits of account number	Type of account or instrument		ast balance before osing or transfer

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Carl Daniel Askew Case Number (if known) Debtor 1 First Name Middle Name Last Name Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do vou still have it? Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. $\hfill \hfill \hfill$ Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation

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Dahtan 4	Carl	Daniel		<u> </u>
Deptor 1				Case Number (if known)
	No. None of the abo	ove applies. Go to Part 12.		
		• •	tails halow for each business	
	res. Check all that	apply above and illi in the de	lails below for each business	3.
28 Wi	thin 2 years before	you filed for bankruptcy, did	you give a financial staten	nent to anyone about your business? Include all financial
ins	titutions, creditors,	or other parties.		
	No			
_		ilo		
ш	res. r iii iii tile detai			
		Date is	sued	
Part 1	Sign Below			
I hav	e read the answers	on this Statement of Finance	ial Affairs and any attachm	ents, and I declare under penalty of perjury that the
ansv	vers are true and co	rrect. I understand that mak	ing a false statement, cond	ealing property, or obtaining money or property by fraud
in co	nnection with a bar	nkruptcy case can result in t	ines up to \$250,000, or imp	risonment for up to 20 years, or both.
18 U	.S.C. §§ 152, 1341, 1	1519, and 3571.		
×	/s/ Carl Daniel A	skew	Y	
				re of Debtor 2
	0.ga.a. 0 0. 200.0.		0.9	5 6 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
			Date _	
	MM / DD /	YYYY	ľ	MM / DD / YYYY
Did	vou attach additiona	al pages to Your Statement	of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
		1.9		3
_				
	No			
_				
_				
	Yes	pay someone who is not an	attorney to help you fill ou	t bankruptcy forms?
Institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declars answers are true and correct. I understand that making a false statement, concealing property in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for units U.S.C. §§ 152, 1341, 1519, and 3571. ** Is/ Carl Daniel Askew Signature of Debtor 1 Date 11/28/2016 MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy for No No	t bankruptcy forms?			
Did :	Yes you pay or agree to	pay someone who is not an	attorney to help you fill ou	t bankruptcy forms?
Did :	Yes you pay or agree to No			it bankruptcy forms? . Attach the Bankruptcy Petition Preparer's Notice,

Fill in this i	Caso 16 d		Silod 11/20/16 Ento	red 11/30/16 17:02:03 1 of 55	3 Desc Main	
Debtor 1	Carl	Daniel	Askew			
	First Name	Middle Name	Last Name			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	riist Name	wildde Name	Last Name			
1	es Bankruptcy Court for th District of <u>ILLINOIS</u>	e : <u>NORTHERN DISTRICT OF</u>	(State)		Check if this is an amended filing	
Official F	Form 108					
		ion for Individual	ls Filing Under Cha	ntor 7		12/15
You must file to whichever is earth of two married Both debtors in the as complet write your nan	this form with the cou earlier, unless the cou people are filing toge must sign and date the te and accurate as po ne and case number of List Your Creditors W editors that you listed	urt extends the time for cause ether in a joint case, both are ne form. essible. If more space is need (if known). tho Have Secured Claims	le your bankruptcy petition or by e. You must also send copies to t equally responsible for supplyin led, attach a separate sheet to thi	the date set for the meeting of cre he creditors and lessors you list. g correct information. s form. On the top of any addition d by Property (Official Form 106D)	al pages,	
Identify the	e creditor and the pro	perty that is collateral	What do you intend to secures a debt?	do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's name: Description property securing	on of		Retain the pro	operty and redeem it operty and enter into a	☐ No ☐ Yes	
				operty and [explain]:		

☐ Surrender the property

☐ Surrender the property

Retain the property and redeem it

Reaffirmation Agreement.

Retain the property and enter into a

Retain the property and [explain]: _

Retain the property and redeem it

Creditor's

Description of

name:

property securing debt:

Creditor's

name:

☐ No

☐ Yes

□No

Yes

Case 16-37899

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Carl First Name

Part 2:

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in So fill in the information below. Do not list real estate leases. <i>Unex</i> ended. You may assume an unexpired personal property lease	cpired leases are leases that are still in effect; the lease	•
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name:		☐ No
Description of leased property:		☐ Yes
Lessor's name:		No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□No
Description of leased property:		□Yes
Lessor's name:		□No
Description of leased property:		□Yes
Lessor's name:		□No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Part 3: Sign Below		
Under penalty of perjury, I declare that I have indicated my inten personal property that is subject to an unexpired lease.	ation about any property of my estate that secures a deb	t and any
★ Is/ Carl Daniel Askew Signature of Debtor 1	Signature of Debtor 2	
Date Dated: 11/28/2016	Date	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court

	NORT	HEKN DISTRI	CI OF ILLINOIS	EASTERN DIVISIO	JIN		
In r	re						
Car	rl Daniel Askew / Debtor			Case No:			
				Chapter:	Chapter 7		
	DISCLOS	SURE OF COMI	PENSATION OF A	TTORNEY FOR DEB	RTOR		
	Pursuant to 11 U.S.C. § 329(a) and Fed. B mpensation paid to me within one year before dered or to be rendered on behalf of the debt	ankr. P. 2016(b), e the filing of the	I certify that I am the petition in bankrup	ne attorney for the abov tcy, or agreed to be paid	e named debtor(s d to me, for servi	ces	
	For legal services, I have agreed to accept		\$1,895.00				
	Prior to the filing of this statement I have	received	\$1,000.00				
	Balance Due		\$895.00				
2.	The source of the compensation paid to me	e was:					
	Debtor(s) Other: (spec	ify					
3.	The source of compensation to be paid to a	ne is:					
	Debtor(s) Other: (spec	ifv					
4.	I have not agreed to share the above-of my law firm.	•	nsation with any oth	er person unless they are	e members and a	ssociates	
5.	I have agreed to share the above-discipled of my law firm. A copy of the agreed attached. In return for the above-disclosed fee, I have case, including:	ment, together wi	th a list of the name	s of the people sharing	in the compensat		
	a. Analysis of the debtor's financial situ	ation, and render	ring advice to the de	btor in determining who	ether to file a pet	ition in	
	bankruptcy;						
	b. Preparation and filing of any petition,	schedules, stater	ments of affairs and	plan which may be requ	uired;		
	c. Representation of the debtor at the mo	eeting of creditor	s and confirmation l	nearing, and any adjourn	ned hearings ther	reof;	
	d. Representation of the debtor in advers	sary proceedings	and other contested	bankruptcy matters;			
	e. [Other provisions as needed]						
6.	By agreement with the debtor(s), the above	e-disclosed fee do	oes not include the f	following service:			
	Fee does NOT include missed meetin	-		-	-	conversions to another	
chaj	apter, judicial lien avoidances, dischargeabili			cept the first meeting o	f creditors.	1	
	I certify that the foregoing payment to me for representation of the de	is a complete sta			or		
	Date: 11/28/2016		/ Mariusz Krzyszto	-			
	Date	Si	ignature of Attorney				
	i					Ī	

Page 1 of 1 719561 Record #

Geraci Law L.L.C. Name of law firm

Case 16-37899 | Geraci | Law 4.1/36/1 | Hingish | Ediane 1 | Vy is a Const no 2:03 | Desc Main Headquarters: 55 E. Monroe Street, #3400 | Chicagon | Fagos 547400 | Street | Conner www.infotapes.com

Date: 11/30/2016

Consultation Attorney: MKZ

Record #: 719-561



Retainer Agreement Chapter 7 - Pre-filing

debit only, a flat fee for services before filing in court of \$ / 000 \$ \$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	и к }starting / 0/14/2016 I will pay more than this amount to pre-pay

After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$ 395 & \$335 = \$ 1,230, total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy and Geraci Law may withdraw from representing you.

The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test & statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.

Flat-fee: With "flat fee", rather than hourly; you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.

Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.

Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts and assets on my bankruptcy petition as of the date I sign it. I AGREE TO READ EVERY PAGE AND EVERY LINE OF MY PETITION BEFORE I SIGN IT AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT.

Date: 11,30,2016 (Girl D. Kake	×	
Carl Askew (Debtor)	(Joint Debtor)	
Attorney for	he Debtor(s), Representing Geraci Law L.L.C.	rev 161112

rev 161112

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Carl Daniel Askew / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/28/2016 /s/ Carl Daniel Askew

Carl Daniel Askew

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Carl Daniel

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 11/28/2016	/S/ Cari Daniei Askew		
	Carl Daniel Askew		
Dated: 11/28/2016	/s/ Mariusz Krzysztof Zatorski		

Attorney: Mariusz Krzysztof Zatorski

Form B 201A. Notice to Consumer Debtor(s) Record # 719561 Page 2 of 2

Case 16-37899 Doc 1 Filed 11/30/16 Entered 11/30/16 17:02:03 Document Page 48 of 55 Number (if known) Daniel Carl Debtor 1 First Name **Answer These Questions for Reporting Purposes** Part 6: 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." What kind of debts do 16. you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? Do you estimate that after any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? **25,001-50,000** 1,000-5,000 1-49 How many creditors do **50,001-100,000 5,001-10,000** 50-99 you estimate that you ☐ More than 100,000 **1**0,001-25,000 100-199 owe? 200-999 □\$500,000,001-\$1 billion \$1,000,001-\$10 million \$0-\$50,000 □\$1,000,000,001-\$10 billion How much do you \$10,000,001-\$50 million \$50,001-\$100,000 estimate your assets to □\$10,000,000,001-\$50 billion ☐ \$50,000,001-\$100 million **\$100,001-\$500,000** be worth? ☐More than \$50 billion ☐ \$100,000,001-\$500 million \$500,001-\$1 million □\$500,000,001-\$1 billion ☐ \$1,000,001-\$10 million \$0-\$50,000 \$1,000,000,001-\$10 billion How much do you ☐ \$10,000,001-\$50 million \$50,001-\$100,000 estimate your liabilities □\$10,000,000,001-\$50 billion ☐ \$50,000,001-\$100 million \$100,001-\$500,000 to be? ☐ More than \$50 billion ☐ \$100,000,001-\$500 million \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Executed on _

Signature of Debtor 2

MM / DD / YYYY

Executed on

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					_	
Fill in this in	formation to identif	ry your case.	Daniel Askew Middle Name Last Name Middle Name Last Name			
	Carl	Middle Name Last Name Middle Name Last Name for the : NORTHERN District of ILLINOIS (State) Check if this is an				
Debtor 1	First Name	Middle Name	Last Name	Last Name Last Name DIS_ State) Check if this is a		
Debtor 2		· · · · · · · · · · · · · · · · · · ·		:		
(Spouse, if filing)	First Name	Middle Name	Last Name	·		
	Dankennter Court for t	the NORTHERN District of	Daniel Askew dde Name Last Name Last Name Lest Name (State) Chicker C			
United States	s Bankrupicy Court for		(State)			Cheek if this is an
Case Numbe	er					
(if known)	1.5		Last Name Last Name District of ILLINOIS (State)	amended filing		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help y	fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and s	edules filed with this declaration and that they are true and
correct	
Signature of Debtor 1	lature of Debtor 2
Date 11 12 A /2016	MM / DD / YYYY
MM / DD / YYYY	MINI / DD / IIII

	Case 16-3789		Filed 11/30/16 Document			
ebtor 1	00.1		Last Name			
	No. None of the above applies.	Go to Part 12.				
	Yes. Check all that apply above	and fill in the details	below for each business.			
28 W	ithin 2 years before you filed for	bankruptcy, did yo	u give a financial statem	ent to anyone about your business? Include all fi	nancial	
ir	stitutions, creditors, or other par	ties.				
I	No.					
L	Yes. Fill in the details.	Date issue	od .			
Part	First Name No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.					
	Signature of Debtor 1	k	Signatu	re of Debtor 2		
	IMIM / DD / IIII					
· D	id you attach additional pages to	Your Statement of	Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)	?	
	No.					
		who is not an a	ottorney to help you fill 0	ut bankruptcy forms?		
	id you pay or agree to pay some 	one who is not an a	attorney to neip you am o	•		
,		: 		. Attach the Bankruptcy Petition Preparer Declaration, and Signature	's Notice, (Official Form 119).	
				2000 C (1) 2 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	•	

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List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Describe your unexpired personal property leases ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: □No Lessor's name: ☐Yes Description of leased property: □No Lessor's name: □Yes Description of leased property: □No Lessor's name: ☐Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: Part 3: Sign Below Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease. Signature of Debtor 2 Date Dated: 1/1

MM / DD / YYYY

Case 16-3789DISOLAIMERe Debtors have teed and agree

- Divorce or family support debts to a spouse, ex-spouse, child, gua இறுகு அந்நின்ற அந்நின்ற முற்ற நின்ற நின் divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS.* Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear
- at meetings, court dates, or co-operate with the Trustee. 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

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Carl Daniel Askew

X Date & Sign

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UNITED STATES BANKEUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Carl Daniel Askew / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT

Dated: <u>// / 28</u>/2016

Carl Daniel Askew

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re Carl Danier Askew Menter

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Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Carl Daniel Askew

X Date & Sign

Attorney: Mariusz Krzysztof Zatorski

Record #

Page 55 of 5 Jumber (if known)____ Document Debtor 1 Column B Column A Debtor 2 or Debtor 1 non-filling spouse \$0.00 \$0.00 8. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:.... For your spouse Pension or retirement income. Do not include any amount received that was a \$0.00 \$362.13 benefit under the Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 0.00 \$0.00 \$0.00 0.00 \$0.00 \$0.00 10c. Total amounts from separate pages, if any. \$362.13 \$0.00 11. Calculate your total current monthly income. Add lines 2 through 10 for each \$362.13 column. Then add the total for Column A to the total for Column B. Determine Whether the Means Test Applies to You Part 2: 12. Calculate your current monthly income for the year. Follow these steps: \$362.13 12a. x 12 Multiply by 12 (the number of months in a year). \$4,345.56 12h 12b. The result is your annual income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: IL Fill in the state in which you live. 1 Fill in the number of people in your household. \$50.133.00 Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? x ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. ___ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Date: 1/124 /2016 If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

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